

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Joseph J Patrisian</u> | Social Security number or ITIN | xxx-xx-8439 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: | 17-22381-CMB | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph J Patrisian

8/15/22

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joseph J Patrisian
Debtor

Case No. 17-22381-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 15, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2022:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Joseph J Patrisian, 533 Mellon Avenue, Rochester, PA 15074-1237 |
| cr | + Beaver County Tax Claim Bureau, Beaver County Courthouse, 810 Third Street, Beaver, PA 15009-2100 |
| cr | + Edgardo D Santillan, 775 Fourth Street, Beaver, PA 15009-2108 |
| intp | + Molly Davies, 143 Market Street, Beaver, PA 15009-2613 |
| 14727654 | BONY as trustee of CWALT, Inc. ALT 2004-16CB, Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826 |
| 14640892 | Beaver County DRS, Beaver Courthouse, 800 3rd St, Beaver, PA 15009 |
| 14640893 | + Beaver County Tax Claim Bureau, 810 3rd Street, Beaver, PA 15009-2139 |
| 14640901 | + J. Philip Cilavincenzo, Esq., 255 College Ave., Beaver, PA 15009-2752 |
| 14640902 | + Molly McCaul, 1248 Blaine Road, Monaca, PA 15061-1024 |
| 14640903 | + Nathospcoll, 16 Distributor Dr Ste 2, Morgantown, WV 26501-7209 |
| 14640905 | + PA SCDU, PO Box 69110, Harrisburg, PA 17106-9110 |
| 14640907 | + Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops of Valley Square, Warrington, PA 18976-3403 |

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| smg | EDI: PENNDEPTREV | Aug 16 2022 03:48:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Aug 15 2022 23:44:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Aug 16 2022 03:48:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Aug 15 2022 23:44:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | + Email/Text: mtgbk@shellpointmtg.com | Aug 15 2022 23:44:00 | THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, NewRez LLC DBA Shellpoint Mortgage Servi, PO BOX 10826, GREENVILLE, SC 29603-0826 |
| 14640889 | EDI: AIS.COM | Aug 16 2022 03:48:00 | American Info Source Lp, Post Office Box 248848, Oklahoma City, OK 73124-8848 |
| 14640890 | Email/Text: mtgbk@shellpointmtg.com | Aug 15 2022 23:44:00 | Bank Of New York Mellon, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826 |
| 14640891 | + EDI: BANKAMER.COM | | |

District/off: 0315-2

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| | | Aug 16 2022 03:48:00 | Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413 |
| 14640894 | + Email/PDF: resurgentbknotifications@resurgent.com | Aug 15 2022 23:51:21 | CACH, 4340 S Monaco Street, 2nd Floor, Denver, CO 80237-3485 |
| 14725553 | Email/PDF: resurgentbknotifications@resurgent.com | Aug 15 2022 23:51:22 | CACH, LLC its successors and assigns as assignee, of Capital One, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14640896 | EDI: CAPITALONE.COM | Aug 16 2022 03:48:00 | Capital One, P.O. Box 85520, Richmond, VA 23285 |
| 14640895 | + EDI: CAPITALONE.COM | Aug 16 2022 03:48:00 | Capital One, PO Box 71083, Charlotte, NC 28272-1083 |
| 14723950 | EDI: CAPITALONE.COM | Aug 16 2022 03:48:00 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083 |
| 14640898 | + Email/Text: kburkley@bernsteinlaw.com | Aug 15 2022 23:45:00 | Duquesne Light Company, c/o Peter J. Ashcroft, Esquire, Bernstein Law Firm, P.C., 707 Grant St. Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1900 |
| 14640900 | + Email/Text: bknotice@ercbpo.com | Aug 15 2022 23:44:00 | ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412 |
| 14640897 | EDI: JPMORGANCHASE | Aug 16 2022 03:48:00 | Chase Card, Po Box 15298, Wilmington, DE 19850 |
| 14640904 | + Email/Text: bankruptcynotices@psecu.com | Aug 15 2022 23:45:00 | P S E C U, Po Box 67013, Harrisburg, PA 17106-7013 |
| 14681657 | + Email/Text: bankruptcynotices@psecu.com | Aug 15 2022 23:45:00 | PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013 |
| 14640906 | + Email/Text: mtgbk@shellpointmtg.com | Aug 15 2022 23:44:00 | Shellpoint Mortgage, 75 Beattie Pl Ste 300, Greenville, SC 29601-2138 |
| 14689565 | EDI: AIS.COM | Aug 16 2022 03:48:00 | Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838 |
| 14640908 | + EDI: VERIZONCOMB.COM | Aug 16 2022 03:48:00 | Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225 |

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | Duquesne Light Company |
| cr | | THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO |
| 14658286 | * | American Info Source Lp, Post Office Box 248848, Oklahoma City, OK 73124-8848 |
| 14658287 | * | Bank Of New York Mellon, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826 |
| 14658288 | *+ | Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413 |
| 14658289 | * | Beaver County DRS, Beaver Courthouse, 800 3rd St, Beaver, PA 15009 |
| 14658290 | *+ | Beaver County Tax Claim Bureau, 810 3rd Street, Beaver, PA 15009-2139 |
| 14658291 | *+ | CACH, 4340 S Monaco Street, 2nd Floor, Denver, CO 80237-3485 |
| 14658293 | *P++ | CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, P.O. Box 85520, Richmond, VA 23285 |
| 14658292 | *+ | Capital One, PO Box 71083, Charlotte, NC 28272-1083 |
| 14658295 | *+ | Duquesne Light Company, c/o Peter J. Ashcroft, Esquire, Bernstein Law Firm, P.C., 707 Grant St. Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1900 |
| 14658297 | *+ | ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412 |
| 14658296 | *+ | Edgardo D Santillan, Esquire, Santillan Law Firm, PC, 775 Fourth Street, Beaver, PA 15009-2108 |
| 14658298 | *+ | J. Philip Cilavincenzo, Esq., 255 College Ave., Beaver, PA 15009-2752 |
| 14658294 | *P++ | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850 |

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| 14658299 | *+ | Molly McCaul, 1248 Blaine Road, Monaca, PA 15061-1024 |
| 14658300 | *+ | Nathospcoll, 16 Distributor Dr Ste 2, Morgantown, WV 26501-7209 |
| 14658301 | *+ | P S E C U, Po Box 67013, Harrisburg, PA 17106-7013 |
| 14658302 | *+ | PA SCDU, PO Box 69110, Harrisburg, PA 17106-9110 |
| 14658303 | *+ | Shellpoint Mortgage, 75 Beattie Pl Ste 300, Greenville, SC 29601-2138 |
| 14658304 | *+ | Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops of Valley Square, Warrington, PA 18976-3403 |
| 14658305 | *+ | Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225 |
| 14640899 | ##+ | Edgardo D Santillan, Esquire, Santillan Law Firm, PC, 775 Fourth Street, Beaver, PA 15009-2108 |

TOTAL: 2 Undeliverable, 20 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2022 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Brian Nicholas | on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE Et Al... bnicholas@kmlawgroup.com |
| Edgardo D Santillan | on behalf of Creditor Edgardo D Santillan ed@santillanlaw.com edscourt@debtlaw.com,edscourt@gmail.com,650corpst304bknotbackup15009@gmail.com,eds@debtlaw.com,eds.myecfemail@gmail.com,r53999@notify.bestcase.com |
| J. Philip Colavincenzo | on behalf of Interested Party Molly Davies colavincenzolaw@verizon.net |
| J. Philip Colavincenzo | on behalf of Creditor Beaver County Tax Claim Bureau colavincenzolaw@verizon.net |
| Maria Miksich | on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE Et Al... mmiksich@kmlawgroup.com |
| Office of the United States Trustee | ustregion03.pi.ecf@usdoj.gov |
| Paul W. McElrath, Jr. | on behalf of Debtor Joseph J Patrisian ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com |
| Peter J. Ashcroft | on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |

TOTAL: 9